

Notice of Allowability

Application No.

09/558,980

Examiner

OLABODE AKINTOLA

Applicant(s)

WILLIAMS ET AL.

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the communication filed on 5/8/2007.
2. ☒ The allowed claim(s) is/are 1-8,10-43 and 45-67.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____
 - ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

DETAILED ACTION

Allowable Subject Matter

1. Claims 1-8, 10-43 and 45-67 are allowed.

Examiner's Statement of Reason for allowance

2. The following is a statement of reasons for the indication of allowable subject matter:

3. The prior art of record, *Cheetham et al* (US 6178406) teaches a method and corresponding system for providing a value of a good to a requester using a local computer coupled to a database, said method comprising the steps of: storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a assets; assigning a policy value to at least one good stored in the database; entering data into the local computer including a request for a value of a good and data relating to the good, the local computer configured as a calculator for calculating a value of the good; using the local computer to determine whether the value of the good can be calculated based on the entered data including determining whether the good has a policy value assigned thereto. *Cheetham* further teaches a separate module (case adaptation) for refining and adjusting the value of goods to reflect additional characteristics of the goods; and displaying the value of the good for the requester (abstract, col. 2, lines 27 through col. 3, lines 12; Fig. 2).

Ortega (US 6510989) teaches a price check assistant for recalling good information including price in a POS system. This system allows a store cashier to manually enter a corresponding price if a price is not found in a translation table. This manually entered price is

stored in a manual price list database such that for subsequent price check, the manually entered price can be displayed to the store cashier (col. 3, lines 54 through col. 4, line 49).

Lintel, III et al (US 7069227) teaches the concept of receiving electronic authorization/denial for electronic authorization request (referral request) and forwarding denied authorization request to a third party human researcher for further research. Denied referrals are researched and correcting entries are made to update the database (abstract, col. 10, lines 37-59; col. 15, lines 29-32).

PR Newswire ("Kelly Blue Book ® Teams with AutoNation to introduce Online 'Virtual Walkaround'" New York, April 24, 2000) teaches an online vehicle valuation system that includes a virtual walkaround for determining a condition of the vehicle (pages 1-2).

Business Wire ("Solimar.Net Introduces online valuation service for residential Appraisers", New York, Feb. 15, 2000) teaches a tool that combines human appraisal expertise and an automated process (pages 1-2).

4. *Cheetham, Ortega, Lintel, III, PR Newswire and Business Wire* fail to teach the combination of the following steps: designating the request for the value of the good as an exception request if the local computer is unable to value the good based on the data stored within the database and the entered data, a request for the value of a good is designated as an exception request if the local computer determines that the corresponding good does not have a policy value assigned to the good and that input from the analyst is required for valuing the good; displaying a web page indicating that the request has been designated by the local computer as an exception request and prompting the requester to provide additional information

Art Unit: 3691

relating to the good; prompting the requester to transmit the entered data and the additional information to the remote computer controlled by the analyst; researching by the analyst the value of the good including analyzing data external to the database based on the entered data and the additional information; calculating the value of the good based on the research performed by the analyst; analyzing trends among a plurality of similar exception requests including the calculated values of the goods associated with the similar exception requests, the exception request analysis performed by the local computer; prompting the analyst to enter using the remote computer at least one new policy value and corresponding data for a good based on the exception request analysis, the prompting is performed by transmitting a message from the local computer to the remote computer after performing an exception request analysis.

Updated searches revealed no references that disclosed the claimed invention, nor were any further references identified which could be reasonable combined with *Cheetham, Ortega, Lintel, III, PR Newswire and Business Wire*.

5. For this reason, claims 1, 34, 66 and 67 are deemed to be allowable over prior art of record and claims 2-8, 10-33, 35-43, 45-67 are allowed by dependency.

Any comments considered necessary by the applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reason for Allowance".

Conclusion

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



HANI M. KAZIMI
PRIMARY EXAMINER